



# S.T.A.R.T.®

## SMART

## Take a look around

By Auditor of State Connie Nass

As the Hoosier S.T.A.R.T.® Plan begins its second full quarter with Great-West Retirement Services<sup>SM</sup> as its third-party administrator, I want to encourage participants to take a good look at what is available to you. There are many changes and options available to you—and more coming in the future—that can help you in your efforts to Save Today and Retire Tomorrow®.

First is the Hoosier S.T.A.R.T. Web site, [www.hoosierstart.com](http://www.hoosierstart.com).<sup>1</sup> There you can view your balance on a daily basis, make allocation changes and transfer balances among available investment options in the Hoosier S.T.A.R.T. Plan.<sup>1</sup> You may track performance of the Plan's investment options, use DreamTracker<sup>SM</sup> to estimate your retirement savings nest egg and analyze whether you are on schedule to meet your retirement income needs, and view the effects of retirement Plan contributions on your take-home pay using the Paycheck Comparison feature.

When you access your account online, you may also personalize your account balance page to display any or all of the following options:

- Your name and Plan name
  - You may choose whether to see your full name and the name of the Hoosier S.T.A.R.T. Plan on the screen.
- Current account balance
  - You may elect to have your total account balance right in front of you on the screen as soon as you log in.
- Market indices
  - You can see the real-time daily performance of major stock markets.
- Your financial planning resource
  - This tool offers you links to articles from Great-West Retirement Services' provider of participant education, SmartMoney Custom Solutions.
- Balance by investment option table
  - The table shows your total balance, as well as how much of that balance is allocated to which investment options within the Plan.
- Balance pie chart
  - This pie chart shows you graphically and as a percentage of your holdings how your total balance is allocated among available investment options.

- Most recent contribution
  - This chart displays the date and amount of your most recent contribution, as well as breaks down that contribution by investment option selected. It shows units/shares purchased, unit/share price and the amount allocated to each option. You may also view your contribution history using the links on the left-hand side of the account balance page.
- Pending transfer notification
  - If you have a pending transfer, you can monitor it through this link.
- One month individual rate of return
  - Your screen will display your rolling one-month percentage return on your total account balance if you select this option.

A second attractive option for all Plan participants is the Online File Cabinet®. Want to reduce the clutter of documents you get throughout the year? This feature offers a simple solution. The Online File Cabinet is a convenient, safe and secure way to receive, access and store your information online. You will be notified via e-mail when your important documents are available. Quarterly statements are the first documents available, but more will follow in the future.

The Online File Cabinet helps you organize with very little effort. If you elect to utilize the Online File Cabinet, you will no longer receive paper copies of your statement in the mail. Instead, you will receive an e-mail notification at the e-mail address you provide that lets you know as soon as your statement is available. Two years of statements (eight statements) will be stored in your Online File Cabinet. You will need to save any older statements to your computer or print them out before they become two years old and are deleted.

As a reminder, you received a beneficiary form with your last quarter statement. So far, we have received a very impressive response from participants providing updated information. It is very important that Hoosier S.T.A.R.T. has accurate beneficiary information on file from you in the event a beneficiary distribution ever needs to be made. Please take the time to fill out the form and return it. If you no longer have the form, you may access it online using the forms link on your account access page. You will be doing yourself, your family and the Hoosier S.T.A.R.T. Plan a tremendous favor.

## Auditor's Corner

<sup>1</sup> Access to the Web site may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons. Transfer requests made via the Web site received on business days prior to close of the New York Stock Exchange (4:00 p.m. Eastern Time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.



# Investment Options Update

Your Indiana Deferred Compensation Committee has decided to change and add certain investment options within the Hoosier S.T.A.R.T. Plan. The rollout date for these options is still being determined, but the new options are:

- **The Wells Fargo Advantage Capital Growth Fund.** This fund will replace the Wells Fargo Large Company Growth Fund. Existing balances and ongoing allocations at rollout will be mapped to this new option.
- **The Janus Adviser Mid Cap Value Fund.** This is a new option being offered in the Hoosier S.T.A.R.T. Plan.
- **The Goldman Sachs CORE Small Cap Equity Fund.<sup>2</sup>** This option will replace the Brown Capital Management Small Company Growth Fund and the American Beacon Advisors Small Cap Value Fund. Existing balances and ongoing allocations in those two funds at rollout will be mapped to this new option.
- **The Julius Baer International Equity II Group Trust.<sup>3</sup>** This is a new investment option being offered in the Hoosier S.T.A.R.T. Plan.

You can also expect to see changes to the underlying makeup in the Lifestyle Portfolios when these new options become available. You will see more details on the Hoosier S.T.A.R.T. Web site, [www.hoosierstart.com](http://www.hoosierstart.com), when the information is known.<sup>1</sup>

*Please consider the investment objectives, risks, fees and expenses carefully before investing. For this and other important information you may obtain mutual fund prospectuses from your registered representative. Read them carefully before investing.*

<sup>2</sup> Equity securities of companies with relatively small market capitalization may be more volatile than securities of larger, more established companies.  
<sup>3</sup> Foreign investments involve special risks, including currency fluctuations and political developments.

# Your Beneficiary: The 3Rs

*Decide who gets what, then follow up*

Designating a beneficiary—the person you want to receive the assets of your individual and employer-sponsored retirement accounts—is a simple matter of filling out a form in writing or online. But that’s just the first step.

**Rules.** If you’re married, your spouse is the primary beneficiary unless he or she signs a waiver giving you permission to name someone else. Your beneficiary designation overrides your will. You may want to consult a financial advisor to help you sort out your estate-tax issues, as well as legal, tax and account-distribution issues facing your beneficiaries.

**Reviews.** A good time to review your beneficiary is after major life events such as marriage, divorce, family expansion, illness and death. Keep a copy of your most current beneficiary form filed with your other important papers.

**Refinements.** To update your beneficiaries, contact the custodians or administrators of your retirement accounts. You can designate primary and secondary beneficiaries, or you may decide to name two or more people to receive equal shares or assigned percentages.

# Avoid Identity Theft

*Does your credit card bill show purchases you didn’t make? Are there mysterious loans in your credit report? Has someone emptied your bank account?*

Answer yes to any of those questions and you’re one of an estimated 44 million Americans who say they’re victims of identity theft.<sup>4</sup> While you can’t completely eliminate your risk of unlawful use of your personal information, you can make yourself a difficult target.

- Safeguard your Social Security number. Don’t carry your card around in your wallet. If your employer or health plan ID card has the number on it, request that they replace it with a different “identifier.”
- Shred revealing documents—charge receipts, insurance forms,

checks, bank statements, etc.—anything containing personal information.

- Request password protection for your credit card and all bank accounts—including online and teller transactions.
- Check your credit reports for suspicious activity. Under federal law, you’re entitled to a free credit report annually from each of the three big credit-reporting bureaus (for details, see the “Boosting Your Score” section above). Stagger your requests so you get one report every four months.

- Stop dangerous junk mail by “opting out” of receiving pre-approved credit offers. To get off such marketing lists, call 888-567-8688. Tell your credit card companies to not mail “convenience checks.”

If you discover you’re an ID-theft victim, immediately alert your creditors, the credit-reporting agencies, the police and the Federal Trade Commission (toll-free at (877) 438-4338, or [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)).

<sup>4</sup> “2005 ID Theft Survey and Trend Report,” Privacy and American Business, June 2005.

# Need help? Have questions?

For more information visit the Web site at [www.hoosierstart.com](http://www.hoosierstart.com)  
or call KeyTalk® at (877) SAV-N-RET (877-728-6738)

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